

SERFF Tracking Number:	CMIC-125637685	State:	Arkansas
First Filing Company:	Cameron National Insurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:			
TOI:	35.0 Interline Filings	Sub-TOI:	35.0001 Personal Interline Filings
Product Name:	Billing Manual		
Project Name/Number:	Billing Manual Filing/15725/08/0021		

## Filing at a Glance

Companies: Cameron National Insurance Company, Cameron Mutual Insurance Company

Product Name: Billing Manual	SERFF Tr Num: CMIC-125637685	State: Arkansas
TOI: 35.0 Interline Filings	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 35.0001 Personal Interline Filings	Co Tr Num:	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi, Brittany Yielding
	Author: Elizabeth Branum	Disposition Date: 05/14/2008
	Date Submitted: 05/14/2008	Disposition Status: Filed
Effective Date Requested (New): On Approval		Effective Date (New):
Effective Date Requested (Renewal): On Approval		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: Billing Manual Filing	Status of Filing in Domicile: Pending
Project Number: 15725/08/0021	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 05/14/2008	
State Status Changed: 05/14/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
At this time we are filing our billing manual.	

## Company and Contact

### Filing Contact Information

Elizabeth Branum, Actuarial Analyst	ebranum@cameron-insurance.com
214 McElwain Drive	(800) 326-6511 [Phone]

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Cameron, MO 64429-1321 (816) 632-1022[FAX]

**Filing Company Information**

Cameron National Insurance Company CoCode: 42498 State of Domicile: Missouri  
214 McElwain Drive Group Code: 532 Company Type: Property &  
Casualty

Cameron, MO 64429-1321 Group Name: State ID Number:  
(800) 326-6511 ext. [Phone] FEIN Number: 42-1196025  
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Cameron Mutual Insurance Company CoCode: 15725 State of Domicile: Missouri  
214 McElwain Drive Group Code: 532 Company Type: Property &  
Casualty

Cameron, MO 64429-1321 Group Name: State ID Number:  
(800) 326-6511 ext. [Phone] FEIN Number: 44-0447850  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: \$25 for Rule Filing  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Cameron National Insurance Company	\$0.00	05/14/2008	
Cameron Mutual Insurance Company	\$25.00	05/14/2008	20316336

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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Becky Harrington	05/14/2008	05/14/2008

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## Disposition

Disposition Date: 05/14/2008

Effective Date (New):

Effective Date (Renewal):

Status: Filed

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Rate	Billing Manual	Filed	Yes

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## **Rate Information**

Rate data does NOT apply to filing.

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## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	Billing Manual		New	Billing Manual.pdf



**CAMERON MUTUAL INSURANCE COMPANY  
CAMERON NATIONAL INSURANCE COMPANY**

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**CAMERON MUTUAL INSURANCE COMPANY  
CAMERON NATIONAL INSURANCE COMPANY**

**(RESERVED FOR FUTURE USE)**

**CAMERON MUTUAL INSURANCE COMPANY  
CAMERON NATIONAL INSURANCE COMPANY**

**FEE SCHEDULE**

EFT .....	\$1 per account
Service Charge.....	\$6 per billing
Late Charge.....	\$10 per policy
NSF .....	\$25 per account
Reissue fee .....	\$25 per policy

**CAMERON MUTUAL INSURANCE COMPANY  
CAMERON NATIONAL INSURANCE COMPANY**

**ACCOUNT BILL**

Account Bill is another option offered by Cameron Insurance Companies to give your customers better service. Account bill allows your insured to put two or more of their policies on one account, then receive only one bill and one service charge.

Account Bill will be available for all policies in the billing system for Cameron Mutual and Cameron National Insurance Companies. Policies from both companies may be combined on one bill.

The following rules will apply to account bill:

- Policies from Cameron Mutual and Cameron National may be combined on one account.
- All policies on account must have same agent.
- New account number will be issued and start with 9000 (Example 900000001).
- Non payment or NSF (non sufficient funds) checks will result in all policies canceling at the same time on account bill.
- Cancellation premiums will be applied to any balance due on the account.
- Return endorsement premium will be applied to any policy level balance first, then applied to the balance on the account.
- Insureds pick their monthly billing date.
- One premium installment charge of \$6 is billed at the account level each billing.
- Letters for late payments or cancellation are sent to the insured and any lien holders for each policy on the account. **LATE FEES AND REINSTATEMENT FEES WILL BE CHARGED AT THE POLICY LEVEL.** (Example: three policies on an account will result in three late fees or three reinstatement fees).
- Account Bill applications can be printed from our Agent's Web Site; the application can be found under **Forms and Manuals**.

Combining the Account Bill option with the EFT option is an excellent way to ensure timely payment of premiums at the lowest cost. . .a value added service provided to you by the Cameron Insurance Companies!

**CAMERON MUTUAL INSURANCE COMPANY  
CAMERON NATIONAL INSURANCE COMPANY**

**ELECTRONIC FUNDS TRANSFER**

Electronic Funds Transfer (EFT) is a monthly payment plan that systematically debits the insured's account for each individual policy or account enrolled in the program. The day of the month of the transaction will be consistent each month. The insured may select a day of the month to be billed on the authorization form. The EFT authorization form may be found on the Cameron Insurance Companies Agent's Web Site [agent.cameron-insurance.com](http://agent.cameron-insurance.com) under Forms and Manuals.

The insured will receive a notice that states how much will be deducted from the account prior to the actual transaction. This notice will be sent each time there is a change made to the monthly amount being debited. If the amount has not changed from month to month then no notice will be sent.

Each transaction costs \$1.

**The benefits of EFT are:**

- No check writing.
- No postage.
- Payments are made on time.
- Payments are deducted automatically.
- The insured can select the day of the month to pay the bill.
- Lower monthly billing fees.

**Agent Instructions**

1. Use the EFT Authorization Form for new business submissions and attach to the application.
2. Two months deposit premium must accompany the application.
3. Complete the form and secure the insured's signature.
4. Attach a copy of the insured's check marked "void".
5. Note: Deduction days can not be changed during the policy period.
6. Note: Non sufficient funds on EFT payments will cancel EFT agreement and the insured will have to apply again for EFT.

EFT is a simple, secure, and easy way for your insureds to pay their premiums . . . another value-added service provided for you by the Cameron Insurance Companies!

**CAMERON MUTUAL INSURANCE COMPANY  
CAMERON NATIONAL INSURANCE COMPANY**

**E-Z PAYMENT PLAN**

The Cameron Insurance Companies E-Z payment plan gives insureds convenience and flexibility in payment of premiums. Under this plan, the insured is billed for the premium charge plus a premium installment charge. The insured may pay the minimum due or avoid future premium installment charges by paying the full total balance amount. The insured can also pay any amount between the minimum due and the full total balance.

- E-Z Payment Plan is applicable to all new and renewal business.
- New business requires submission of two months premium. (**Exception: Policies where minimum earned premiums apply**)
- Renewal declaration pages are mailed 30 days prior to renewal date followed by a billing notice sent 20 days prior to renewal date.
- A combination Late Notice/Cancellation Letter is sent 3 days after the payment due date
- A late fee is applied when the Late Notice/Cancellation Letter is generated. This letter also gives an additional period of time for payment as stated in the letter.
- The policy is cancelled effective the date listed in the Late Notice/Cancellation letter.
- Payments received after the cancellation date are subject to Underwriting reinstatement and, when reinstated, a \$25 reissue fee is applied.
- There are no minimum monthly premium billing amounts. A bill will be sent when the balance due on account is \$6 or more.
- There are no special E-Z Payment Plan forms. All business flows through this plan.
- Commissions are paid on the total premium, not as payments are received.
- The service charge applies per billing.
- The insured can choose their billing date; simply notify us by email, memo, or change request.
- Most billing questions can be answered by checking the billing screen on the Agent's Web Site. **PLEASE CHECK THE WEB SITE PRIOR TO CALLING FOR BILLING INFORMATION.** If your billing questions can not be answered from the Agent's Web Site, we welcome your calls at Ext 270.
- All additional and return premium amounts will be applied to the billing account.
- For payments received in your office, please refer to the Agent's Sweep Account section.

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**AGENT SWEEP ACCOUNT**

Agent sweep account is available as an enhancement to our billing system. The Agent sweep account allows your insured to make their payment in your office. When this occurs, your agency will deposit the payment in your designated bank account, notify Cameron via our web site [agent.cameron-insurance.com](http://agent.cameron-insurance.com), and then Cameron will notify our bank to collect the funds from your designated account.

The following rules apply to agent sweep accounts:

- Sign up for agent sweep on the Cameron agent web site. Help buttons have been set up on the web site for the set up of the sweep account information and in the billing inquiry section for on line payments.
- Banking information must be completed individually for each agent number.
- After completing the bank information on the web site, print or mail the authorization form for each agent number, sign it and fax or e-mail to Cameron Insurance Company in care of Mary Vogel. The authorization forms need to be signed by the principal agent or an officer of the agency.
- There is a ten day waiting period to verify banking information and we must also receive the signed authorization form before you can start making online payments.
- If invalid banking information is submitted or in the future you change banking information, you will have to meet the requirements of a ten day waiting period and signed authorization form again.
- Cameron will process all payments entered on agent sweep by 7:00 p.m. each day. Payments entered after this time will be processed the next working day. Payments in the agent's office by 7:00 p.m. and submitted on agent sweep will be considered payment in Cameron's office.
- When Cameron processes an insured's payment received via agent sweep, the funds will be swept from the agent's bank account 48 hours later.
- **Agent sweep is the only procedure for late payments received at the agency. We will no longer stop policies from canceling. E-mail, faxes, or phone calls will not be acceptable for late payments.**
- If the agent receives an NSF (non sufficient funds) check from the insured and is unable to collect funds, you will fax the Cameron billing department a copy of the NSF check and account information. Cameron will cancel the account and your agent statement will be credited the amount of the NSF check.
- If the agency sets up a sweep payment and Cameron sweeps the account and is notified by the bank that funds are not available in the agent sweep account, we will charge your agency statement for the payment and assess a \$25.00 fee to the agency.
- Instructions for setting up Agent sweep account and making online payments can be found on our website at [agent.cameron-insurance.com](http://agent.cameron-insurance.com). Choose Agent Administration from the list of options.

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**MORTGAGEE BILL OPTION**

- For the lines of business that are uploaded:
  - The send renewal billing question must be marked “Yes” on the Mortgagee/Payor screen.
  - The bill mortgagee question must be marked “Yes” and “0” should be entered in remittance amount on the Binding screen.
- For ACORD applications, an application marked mortgagee bill received without money will direct the company to bill the mortgagee for the new business premium.
- On the date the policy is issued it will be processed into the billing system. The billing system will bill for the new business premium at the next available billing date.
- The policy does not appear on the agent’s statement until the mortgagee pays the new business premium.
- We can bill only one mortgagee per policy.